Case 08-08403 Doc 1 Filed 04/07/08 Entered 04/07/08 19:14:16 Desc Main Document Page 1 of 8

United States Bankruptcy Court Northern District of Illinois							Voluntary Petition						
	Debtor (if ind i, Anthony		er Last, Firs	t, Middle):			Name	of Joint Do	ebtor (Spouse	e) (Last, First	, Middle):		
	All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3494						our digits o		r Individual-	Taxpayer I.D. (ITI	N) No./Complete EIN			
Street Addr	ress of Debto	*	Street, City,	and State)):	ZIP Code		Address of	f Joint Debtor	r (No. and St	reet, City, and Stat	zIP Code	
60631 County of Residence or of the Principal Place of Business:					Coun	ty of Reside	ence or of the	Principal Pl	ace of Business:				
Cook								•		1			
Mailing Ad	ldress of Deb	otor (if diffe	erent from st	reet addres	ss):		Mailin	ng Address	of Joint Debt	tor (if differe	nt from street addr	ress):	
					Г	ZIP Code	:					ZIP Code	
	f Principal A t from street			or								I	
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Nature of Business (Check one box) Health Care Business Single Asset Real Estate as in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker					☐ Chapt☐	the 1 der 7 der 9 der 11 der 12	Petition is Fi ☐ C of ☐ C	ptcy Code Under iled (Check one both hapter 15 Petition a Foreign Main P hapter 15 Petition a Foreign Nonma	for Recognition roceeding for Recognition				
☐ Clearing Bank ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Clearing Bank ☐ Other ☐ Tax-Exempt Entity ☐ Check box, if applicable ☐ Debtor is a tax-exempt organ under Title 26 of the United Code (the Internal Revenue				e) ganization ed States	defined "incuri	are primarily cod in 11 U.S.C. seed by an indivioual, family, or	(Check consumer debts, § 101(8) as idual primarily	for	Debts are primarily business debts.				
- - 11 - 12 - 12 - 12 - 12 - 12 - 12 -		0	ee (Check o	one box)				one box:		Chapter 11		C C 8 101(51D)	
☐ Filing F attach s is unabl	ing Fee attac Fee to be paid igned applic le to pay fee Fee waiver re igned applic	d in installn ation for the except in in	e court's cornstallments.	sideration Rule 1006 chapter 7 i	certifying t (b). See Offi ndividuals	hat the deb cial Form 3A only). Must	tor Check	Debtor is c if: Debtor's to insider c all applica A plan is Acceptan	aggregate not a sor affiliates; ble boxes: being filed wces of the pla	ncontingent I) are less that with this petition were solicity	iquidated debts (ex n \$2,190,000.	U.S.C. § 101(51D). scluding debts owed m one or more	
Debtor	Administrate estimates that	at funds wil	l be availabl					. 1		THIS	S SPACE IS FOR CO	URT USE ONLY	
there wi	estimates that ill be no fund	ds available					ive expens	es paid,					
Estimated N 1- 49	Number of C 50- 99	reditors 100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					
Estimated I	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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B1 (Official Form	n 1)(1/08)	Page 2 01 8	Page 2
Voluntary	Petition	Name of Debtor(s): Wiorski, Anthony J	
(This page mus	et be completed and filed in every case)	Wiorski, Antilony J	
· · · · · ·	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach ac	lditional sheet)
Location Where Filed:	Northern District of Illinois	Case Number: 07-09167	Date Filed: 5/19/07
Location Where Filed:	Northern District of Illinois	Case Number: 06-04200	Date Filed: 4/14/06
Per	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of Debto - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A		chibit B I whose debts are primarily consumer debts.)
forms 10K ar pursuant to S	eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Co	d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice
☐ Exhibit A	A is attached and made a part of this petition.	X _/s/ Bennie W. Fernandez Signature of Attorney for Debtor(s Bennie W. Fernandez	April 7, 2008 (Date)
	Exh	ibit C	
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	e harm to public health or safety?
	Exh	ibit D	
Exhibit I	eted by every individual debtor. If a joint petition is filed, early completed and signed by the debtor is attached and made	•	a separate Exhibit D.)
If this is a join Exhibit I	nt petition: O also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Information Regardin	g the Debtor - Venue	
_	(Check any ap		
	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for		
	There is a bankruptcy case concerning debtor's affiliate, ge	• .	•
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defenda	nt in an action or
	Certification by a Debtor Who Reside		rty
	(Check all app Landlord has a judgment against the debtor for possession		complete the following.)
	(None of bodder) that their distance		
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f		
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become du	e during the 30-day period
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1)).	

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Anthony J Wiorski

Signature of Debtor Anthony J Wiorski

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 7, 2008

Date

Signature of Attorney*

X /s/ Bennie W. Fernandez

Signature of Attorney for Debtor(s)

Bennie W. Fernandez

Printed Name of Attorney for Debtor(s)

The Law Office of Bennie W. Fernandez

Firm Name

108 W. Madison Oak Park, IL 60302

Address

Email: Bennie161@sbcglobal.net (708) 386-1812 Fax: (708) 386-2014

Telephone Number

April 7, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Wiorski, Anthony J

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

		_	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Anthony J Wiorski		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Anthony J Wiorski				
	Anthony J Wiorski				
Date: April 7, 2008					

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B6A (Official Form 6A) (12/07)

In re	Anthony J Wiorski		Case No.	
		Debtor	,	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

6700 W. Raven St. Chicago, IL 60631		Fee Simple	-	475,000.00	345,000.00
Description	and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 475,000.00 (Total of this page)

475,000.00 Total >

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B6D (Official Form 6D) (12/07)

In re	Anthony J Wiorski		Case No.	
		Debtor	,	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_			_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	N T I N G	UNLLQULDAT	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1736161636896			Opened 2/01/05 Last Active 1/01/07	┐ т┃	T E D			
Bk Of Amer 475 Crosspoint Pkw Ny2-001-02-14 Getzville, NY 14068		_	6700 W. Raven St. Chicago, IL 60631		D			
			Value \$ 475,000.00	11			308,173.00	0.00
Account No.			2000 Cadillac Deville	\sqcap	T	\top	-	
J.P. Morgan Chase C/o Darren Basic Esq. 5 East Wilson St. Batavia, IL 60510		-						
			Value \$ 12,187.55	11			12,187.55	0.00
Account No.			Value \$	_				
Account No.								
			Value \$					
continuation sheets attached			(Total of t	Subto his p)	320,360.55	0.00
			(Report on Summary of So		otal ules)	320,360.55	0.00

Bk Of Amer 475 Crosspoint Pkw Ny2-001-02-14 Getzville, NY 14068

Harvard Coll 4839 N Elston Chicago, IL 60630

Ill Coll Svc 4647 W 103rd St Oak Lawn, IL 60453

Ill Coll Svc 4647 W 103rd St Oak Lawn, IL 60453

J.P. Morgan Chase C/o Darren Basic Esq. 5 East Wilson St. Batavia, IL 60510

Med Coll Sys 175 W Jackson Chicago, IL 60604

Profess Acct 633 W Wisconsin Av Milwaukee, WI 53203

Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438

State Disbursement Unit P.O. Box 5400 Carol Stream, IL 60197-5400